

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitution for form 1449/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>				<i>Complete if Known</i> Application Number 10/559,066-Conf. #1402 Filing Date May 3, 2006 First Named Inventor William Kennedy Art Unit 3691 Examiner Name O. Akintola Attorney Docket Number DLT-004	
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

**\*EXAMINER:** Initial if reference concides, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449/PTO  <div style="text-align: center;"><b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b></div> <div style="text-align: center;"><i>(Use as many sheets as necessary)</i></div>		<div style="text-align: center;"><b>Complete if Known</b></div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Application Number</td> <td>10/559,066-Conf. #1402</td> </tr> <tr> <td>Filing Date</td> <td>May 3, 2006</td> </tr> <tr> <td>First Named Inventor</td> <td>William Kennedy</td> </tr> <tr> <td>Art Unit</td> <td>3691</td> </tr> <tr> <td>Examiner Name</td> <td>O. Akintola</td> </tr> <tr> <td>Attorney Docket Number</td> <td>DLT-004</td> </tr> </table>		Application Number	10/559,066-Conf. #1402	Filing Date	May 3, 2006	First Named Inventor	William Kennedy	Art Unit	3691	Examiner Name	O. Akintola	Attorney Docket Number	DLT-004
Application Number	10/559,066-Conf. #1402														
Filing Date	May 3, 2006														
First Named Inventor	William Kennedy														
Art Unit	3691														
Examiner Name	O. Akintola														
Attorney Docket Number	DLT-004														
Sheet	2	of	2												

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C70	HAVERSON "A Man with Grand Visions," Banking Technology, vol. 10, part 4, May 1993, pp. 30-32.	
	C71	JOST "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, vol. 81, part 4, Mar./Apr. 1993, p. 26-33.	
	C72	TAUHERT "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, no.4, Apr. 1996, p. 34-35.	
	C73	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., vol. 31, part 3, Mar. 1994, p. 6.	

Examiner Signature	Date Considered	
--------------------	-----------------	--

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>Applicant is to place a check mark here if English language Translation is attached.